

Fill in this information to identify the case:

Debtor 1 Gloria Esther Vidal Báez
Debtor 2

United States Bankruptcy Court for the: District of Puerto Rico

Case number 15-09555-ESL 13

Official Form 410S1

Notice of Mortgage Payment Change

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: DLJ Mortgage Capital Inc.

Court claim no. (if known): 5

Last 4 digits of any number you use to identify the debtor's debtor's account: 8827

Date of payment change: NOVEMBER 1, 2020

Must be at least 21 days after date of this notice

New total payment: \$ 500.00

Principal, Interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 35.26

New escrow payment: \$ 141.93

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Gloria Esther Vidal Báez
First Name Middle Name Last Name

Case number (if known) 15-09555-ESL 13

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.

I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.



Signature

Date 08/12/2020

Print: Patricia I. Varela Harrison
First Name Middle Name Last Name Title Attorney

Company MARTINEZ & TORRES LAW OFFICES, P.S.C.

Address P.O. Box 192938

Number Street

San Juan, PR 00919-2938

City State ZIP Code

Contact phone 787-767-8244 Email pvarela@martineztorreslaw.com



July 31, 2020

GLORIA VIDAL BAEZ
480 W DOREN TER
VINELAND, NJ 08360-0000

Account Number:
Property Address: B-17 CALLE GABRIEL RICHAR
LAS PIEDRAS, PR 00771

RE: Important notice regarding your Annual Escrow Account Disclosure Statement and your new escrow payment amount

This statement is for informational purposes only

Dear Customer(s):

Select Portfolio Servicing, Inc. (SPS) reviewed your escrow account to determine your new monthly escrow payment. Following are the answers to the most common questions we receive about the escrow account and the details related to the analysis.

1. What is the amount of my new monthly payment?

The table below shows your new monthly payment, including any escrow changes from this new analysis statement.

Table 1

	Current Payment (As of last analysis)	New Payment (as of 11/01/2020)	Change
Principal and Interest		\$358.07	
Regular Escrow Payment	\$29.42	\$92.07	\$62.65
Monthly Shortage Payment	\$5.84	\$49.86	\$44.02
Total Payment		\$500.00	\$106.67

Since you are in active bankruptcy, your new payment amount shown above is the post-petition payment amount due.

2. Why did the escrow portion of my payment change?

There are three main reasons why your escrow account payment may change from year to year.

A. Regular Escrow Payments - Changes occur based on differences between the expected property tax or insurance payments for the prior year and the expected property tax or insurance payments for the current year. Table 2 shows those differences and any resulting monthly shortage change, which is explained in section C.

Table 2

	Prior Year Estimated Disbursements (As of last analysis)	Current Year Estimated Disbursements (as of 11/01/2020)	Change
Tax Disbursements	\$0.02	\$743.76	\$743.74
Hazard Insurance Disbursements	\$353.04	\$361.08	\$8.04
Total Annual Escrow Disbursements	\$353.06	\$1,104.84	\$751.78
Monthly Escrow Payment	\$29.42	\$92.07	\$62.65
Monthly Shortage Payment	\$5.84	\$49.86	\$44.02

B. Escrow Reserve Requirements – RESPA/Federal law allows lenders to maintain a maximum of two months reserve in your escrow account, commonly referred to as a cushion. However, based on state, investor, or modification requirements your cushion requirement may be less than the Federal requirement. Your account has a monthly reserve requirement of 0 months.

C. Escrow Shortage – The actual beginning balance on your account in Tables 3 and 4 is \$-412.34. According to the projections shown in Tables 3 and 4, your required beginning balance should be \$185.94.

Please be advised that this is not an attempt to collect any pre-petition debt, which we have previously claimed on the Proof of Claim. Any shortages used to calculate this analysis do not include any unpaid taxes and/or insurance that we previously filed in the Proof of Claim. In Table 1, the "Regular Escrow Payments" row shows the full escrow payment required, including all escrow elements and the "Monthly Shortage Payment" row shows the current amount of monthly shortage which is the amount to be collected towards the shortage. In Table 2, the "Monthly Escrow Payment" row shows only the escrow elements without any overage/shortage amounts and the "Monthly Shortage Payment" row shows the current amount of monthly shortage which is the amount to be collected towards the shortage.

Your unpaid pre-petition escrow amount is \$0.00. This amount has been removed from the projected starting balance.

Your total shortage is \$598.28, which is determined by adding your actual beginning escrow account balance shortage to your required beginning balance. $\$412.34 + \$185.94 = \$598.28$. Unless you elect to pay the shortage in full, we will collect the total amount over 12 months at \$49.86 per payment.

Table 3 below shows a detailed history of your escrow account transactions since your last analysis. An asterisk (*) indicates a difference from a previous estimate in either the date or the amount. The letter E beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown prior to the effective date of this new analysis. Please note, if the payment or disbursement month shown in table 3 is the same month of this completed analysis and there is an asterisk (*) or the letter E next to the amount, the disbursement or amount may have already occurred by the time you receive this analysis statement and the actual amount may differ from the amount reflected below.

Table 3

<u>Month</u>	<u>Description</u>	Payments		Disbursements		<u>Total Balance</u>
		<u>Estimate</u>	<u>Actual</u>	<u>Estimate</u>	<u>Actual</u>	
History						
	Beginning Balance					\$-186.68
January 2020	COUNTY TAX	29.42	43.26 *	0.01	0.00 *	-143.42
January 2020	HAZARD INS	0.00	0.00	29.42	30.09 *	-173.51
February 2020	HAZARD INS	29.42	14.42 *	29.42	30.09 *	-189.18
March 2020	HAZARD INS	29.42	163.46 *	29.42	30.09 *	-55.81
April 2020	HAZARD INS	29.42	-91.36 *	29.42	30.09 *	-177.26
May 2020	HAZARD INS	29.42	35.26 *	29.42	30.09 *	-172.09
June 2020	HAZARD INS	29.42	105.78 *	29.42	30.09 *	-96.40
July 2020	COUNTY TAX	29.42	70.52 *	0.01	371.88 *	-397.76
July 2020	HAZARD INS	0.00	0.00	29.42	30.09 *	-427.85
August 2020	HAZARD INS	29.42	35.26 E	29.42	30.09 E	-422.68
September 2020	HAZARD INS	29.42	35.26 E	29.42	30.09 E	-417.51
October 2020	HAZARD INS	29.42	35.26 E	29.42	30.09 E	-412.34

Table 4 below shows a detailed projection of future estimated escrow activity of your escrow account transactions since your last analysis as well as a projection of future escrow activity. The double asterisk (**) next to the required balance indicates the lowest projected balance in the analysis. This low balance is used to determine the surplus or shortage in your escrow account at the time of this analysis.

Table 4

<u>Month</u>	<u>Description</u>	<u>Payments Estimate</u>	<u>Disbursements Estimate</u>	<u>Beginning Balance</u>	<u>Required Balance</u>
	Starting Balance			\$-412.34	\$185.94
November 2020	HAZARD INS	92.07	30.09	-350.36	247.92
December 2020	HAZARD INS	92.07	30.09	-288.38	309.90
January 2021	COUNTY TAX	92.07	371.88	-568.19	30.09
January 2021	HAZARD INS	0.00	30.09	-598.28	0.00
February 2021	HAZARD INS	92.07	30.09	-536.30	61.98
March 2021	HAZARD INS	92.07	30.09	-474.32	123.96
April 2021	HAZARD INS	92.07	30.09	-412.34	185.94
May 2021	HAZARD INS	92.07	30.09	-350.36	247.92
June 2021	HAZARD INS	92.07	30.09	-288.38	309.90
July 2021	COUNTY TAX	92.07	371.88	-568.19	30.09
July 2021	HAZARD INS	0.00	30.09	-598.28	0.00**
August 2021	HAZARD INS	92.07	30.09	-536.30	61.98
September 2021	HAZARD INS	92.07	30.09	-474.32	123.96
October 2021	HAZARD INS	92.07	30.09	-412.34	185.94

If you wish to send a written inquiry about your account or dispute any of the information on this statement, please send it to the address listed below for Notice of Error/Information Request. If you send your Notice of Error/Information Request to any other address, it may not be processed in accordance with the guidelines established by the Real Estate Settlement Procedures Act (RESPA).

Important Mailing Addresses:

<u>General Correspondence</u>	<u>Payment Remittance</u>	<u>Notice of Error/Information Request</u>
PO Box 65250 Salt Lake City, UT 84165-0250	PO Box 65450 Salt Lake City, UT 84165-0450	PO Box 65277 Salt Lake City, UT 84165-0277

If your account is set up on a monthly automatic withdrawal payment option, your monthly payment withdrawal amount will be updated according to the adjusted payment above once the escrow analysis becomes effective. If you have any questions or concerns, please contact our Customer Service Department. Our toll-free number is 800-258-8602 and representatives are available Monday through Thursday between the hours of 8 a.m. and 11 p.m., Friday from 8 a.m. to 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time. You may also visit our website at www.spsservicing.com.

Sincerely,

Select Portfolio Servicing, Inc.

Esta carta contiene información importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta. Llamenos al numero 800-831-0118 y seleccione/marque la opción 2.

This information is intended for informational purposes only and is not considered an attempt to collect a debt.

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

IN THE MATTER OF:

Gloria Esther Vidal Báez

Debtor

Case No: 15-09555-ESL

Chapter: 13

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that I have served a copy of the foregoing *Notice of Mortgage Payment Change* was electronically filed with the Clerk of the Court using the CM/ECF system which will send notification of such filing to the Chapter 13 Trustee Alejandro Oliveras Rivera, Esq.; and to Debtor's counsel, Roberto Figueroa Carrasquillo, Esq., and was sent by mailing first-class or postage prepaid a copy to Debtor Gloria Esther Vidal Báez 380 W DOREN TERR VINELAND, NJ 08360 .

In San Juan, Puerto Rico this 12-day of August 2020.

MARTINEZ & TORRES LAW OFFICES, P.S.C.

P.O. Box 192938 San Juan, PR 00919-2938

Tel. (787) 767-8244 & Fax (787) 767-1183

/s/ Patricia I. Varela Harrison

USDC-PR 224802

pvarela@martineztorreslaw.com